

United States Bankruptcy Court
Northern District of New York

Case No. 21-30855-5-wak

Chapter 7

In re: (Name of Debtor)

Alan H Turner II
114 Judge Smith Drive
Marion, AR 72364

Stephanie L Turner
114 Judge Smith Drive
Marion, AR 72364

Social Security No.:

xxx-xx-9439

xxx-xx-6163

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form B423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. § 727), Chapter 11 (11 U.S.C. § 1141(d)(3)) and Chapter 13 (11 U.S.C. § 1328(g)). Pursuant to Rule 1007(b)(7) and Rule 4004(c)(1)(H) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423) as described in 11 U.S.C. § 111.

To comply with this requirement the debtor(s) must complete the financial management course AFTER the filing of the petition. If the certificate of completion of the financial management course pre-dates the filing of the petition the case may be closed without entry of an Order of Discharge. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor.

CHAPTER 7: Individual Chapter 7 Debtor(s), and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certification within 60 days after the date first set for the Section 341 Meeting of Creditors.

CHAPTER 11: Individual Chapter 11 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1141(d)(5)(B) of the Code.

CHAPTER 13: Chapter 13 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1328(b) of the Code.

Failure to file the certification may result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated:
11/17/21



Cynthia Platt
Clerk of the Bankruptcy Court

**NOTE: Official Form B423 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) is available on the court's website and may be used for this purpose.*

In re:
Alan H Turner, II
Stephanie L Turner
Debtors

Case No. 21-30855-wak
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-5
Date Rcvd: Nov 17, 2021

User: admin
Form ID: nfin1

Page 1 of 1
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alan H Turner, II, Stephanie L Turner, 114 Judge Smith Drive, Marion, AR 72364-2212
aty	Peter C. Schaefer, 313 E. Willow St., Suite 105, Syracuse, NY 13203-1905

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2021 at the address(es) listed below:

Name	Email Address
Peter C. Schaefer	on behalf of Joint Debtor Stephanie L Turner schapc@gmail.com
Peter C. Schaefer	on behalf of Debtor Alan H Turner II schapc@gmail.com
U.S. Trustee	USTPRegion02.UT.ECF@usdoj.gov
William J. Leberman-Trustee	wleberman@lebermanlaw.com kbarber@lebermanlaw.com;NY97@ecfbis.com

TOTAL: 4